

Statement of Income
New Jersey Chartered Savings And Loans
(in thousands)

	Dec 2007	Dec 2006	Dec 2005
NUMBER OF INSTITUTIONS	4	7	7
INTEREST INCOME			
Interest Income on Loans & Lease	114,157	136,989	120,980
Income from Investments	57,176	78,266	76,886
<i>Total Interest Income</i>	171,333	215,255	197,866
INTEREST EXPENSE			
Interest Expense on Deps	78,079	89,997	64,484
Other Interest Expense	21,413	23,184	18,298
<i>Total Interest Expense</i>	99,492	113,181	82,782
NET INTEREST INCOME	71,841	102,074	115,084
Prov for Loan & Lease Losses	691	398	755
NONINTEREST INCOME			
Fee Income	0	0	0
Other Noninterest Income	5,719	7,165	6,937
<i>Total Noninterest Income</i>	5,719	7,165	6,937
NONINTEREST EXPENSE			
Salaries & Employee Benefits	30,852	43,810	42,737
Occupancy & Equipment Expense	12,072	15,573	14,941
Other Noninterest Expense	10,453	13,224	13,531
<i>Total Noninterest Expense</i>	53,377	72,607	71,209
Gain (Loss) on Sale of Assets	6	667	191
Applicable Income Taxes	7,690	13,389	18,304
Extraordinary Items Net	-75	0	0
NET INCOME	15,733	23,512	31,944